

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Maria Irina Cirimpei
 Debtor

Case No. 17-10755-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Jun 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2017.

db +Maria Irina Cirimpei, 15 Madison Avenue, Reading, PA 19605-2909
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13860841 +Access Credit, P.O. Box 250531, Little Rock, AR 72225-0531
 13860843 +Central Credit Audit, 100 N 3rd St, Sunbury, PA 17801-2367
 13860844 Comcast, P.O. Box 3005, Southeastern, PA 19398-3005
 13866984 +Dynamic Recovery Solution, P.O. Box 25759, Greenville, SC 29616-0759
 13866985 Gallo & Kaufmann, LLC, Suite 202, Brooklyn, NY 11228
 13860850 +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
 13912701 +Orion (Met-Ed), c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 13912686 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 13866986 +St. Armands Group, 1888 Mission Street, San Francisco, CA 94103-3502
 13860852 +Torres Credit Services, 27 Fairview, Carlisle, PA 17015-3200
 13888064 +Toyota Motor Credit Corporation, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 13860855 +Trident Asset Management, 53 Perimeter Center E. Suite 4, Atlanta, GA 30346-2287
 13860856 +United Revenue, P.O. Box 1184, Langhorne, PA 19047-6184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Jun 02 2017 01:23:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg +E-mail/Text: robertsl2@dnb.com Jun 02 2017 01:36:05 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 02 2017 01:35:45
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Jun 02 2017 01:36:11 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13860842 +E-mail/Text: pprice@arbrecovery.com Jun 02 2017 01:36:05 Arcadia Recovery Bureau,
 645 Penn Street, Reading, PA 19601-3543
 13860845 +EDI: CCS.COM Jun 02 2017 01:23:00 Credit Collections, P.O.Box 607,
 Norwood, MA 02062-0607
 13860846 +EDI: NAVIENTFKASMDOE.COM Jun 02 2017 01:23:00 Dept Of Education/Navient, P.O. Box 9635,
 Wilkes Barre, PA 18773-9635
 13860848 +E-mail/Text: bknotice@erccollections.com Jun 02 2017 01:36:01 Enhanced Recovery Co LLC,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 13860849 +E-mail/Text: rlambert@mscb-inc.com Jun 02 2017 01:35:27 Mid South Credit Bureau Inc.,
 1410 Industrial Park Rd, Paris, TN 38242-6099
 13860850 +E-mail/Text: Bankruptcyntices@nragroup.com Jun 02 2017 01:37:00 National Recovery Agency,
 2491 Paxton Street, Harrisburg, PA 17111-1036
 13860851 +E-mail/Text: roberta.cranston@southerncollect.com Jun 02 2017 01:36:02 Southern Collections,
 P.O. Box 25006, Little Rock, AR 72221-5006
 13860853 EDI: TFSR.COM Jun 02 2017 01:23:00 Toyota Financial Services,
 5005 North River Blvd., N.E., Cedar Rapids, IA 52411-6634
 13860854 +EDI: TFSR.COM Jun 02 2017 01:23:00 Toyota Motor Credit Company, 240 Gibraltar Rd Ste 260,
 Horsham, PA 19044-2387

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13860847* +Dept. Of Education/Navient, P.O. Box 9635, Wilkes Barre, PA 18773-9635

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: Lisa
Form ID: 318

Page 2 of 2
Total Noticed: 30

Date Rcvd: Jun 01, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2017 at the address(es) listed below:

JOHN A. DIGIAMBERARDINO on behalf of Debtor Maria Irina Cirimpei jad@cdllawoffice.com,
dmk@cdllawoffice.com, reb@cdllawoffice.com

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com

MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com

THOMAS I. PULEO on behalf of Creditor Toyota Motor Credit Corporation tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Maria Irina Cirimpei</u>	Social Security number or ITIN	xxx-xx-1550
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-10755-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Maria Irina Cirimpei

6/1/17

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.